

# How Well Can You Spot a Scam?

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Lilliana was road testing her newly acquired computer skills and happily emailing friends and family. Annoyingly though, pop-up messages kept appearing on her screen and she wondered if perhaps it was a computer virus. So, when an email came through informing her that her online security had been compromised by a computer bug, she followed it up straight away. It wasn't until she'd gotten off the phone that realised what she had done – she'd given an unknown third party her personal banking details and remote access to her computer. She started to panic.

Scams are designed to trick you into giving away your money and personal details. To succeed, scams appeal to our needs, fears or desires and look like 'the real thing'. In Lilliana's case, she fell for a phishing scam that looked legitimate and had arrived at just the right time to catch her off guard.

Everyone will be a target of a scam at some stage in their lives. Scams come in many forms and reach you in many ways – by mail, email, SMS, telephone and door to door. Be very wary of offers that arrive out of the-blue urging you to take quick action.

## How to be scam savvy

Research shows that one in 20 Australians fall victim to scams. If an offer sounds too good to be true, it usually is! Being informed on the latest and most common scams is one of the best ways to avoid becoming a victim. NSW Fair Trading can come to your next community event or club meeting and present on a variety of consumer topics, including scam awareness. These talks are tailored to your group and completely free. Simply, email [FairTradingSeminars@finance.nsw.gov.au](mailto:FairTradingSeminars@finance.nsw.gov.au) or call 13 32 20, choose option one and ask to speak to your local community liaison coordinator.

## Top tips

Protect yourself against scams by following these simple tips.

- Don't respond: Ignore suspicious emails, letters, house visits, phone calls or SMS – press 'delete', throw them out, shut the door or just hang up.
- Watch out for slick tricks: Scammers will try to fool you with fake websites, glossy brochures, technical jargon or posing as someone you know and trust.
- Don't let scammers push your buttons: Scammers will play on your emotions to get what they want.
- Protect your identity: Your personal details are private and invaluable – keep them that way.

For more tips and info on how to avoid different types of scams, visit [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au) or call 13 32 20. You can also download the [Seniors guide to consumer rights in NSW](#) which is packed with useful tips on everything from shopping rights and home renovation to buying and maintaining a car.